

Information to identify the case:

Debtor 1	Gary Salzman	Social Security number or ITIN	xxx-xx-8760
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-16400-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary Salzman
dba Salzman Management, LLC, fdba Big
Management 2 LTD, fdba Big Entertainment
Management, Inc.

7/7/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary Salzman
 Debtor

Case No. 17-16400-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db Gary Salzman, 7 Neville St, Tinton Falls, NJ 07724-2815
 516736746 Convergent Outsourcing, For T-Mobile, PO Box 9004, Reston, VA 20195-2904
 516736747 +David Faloni, Esq., Atty for Citibank, 165 Passaic Ave, Ste 301B,
 Fairfield, NJ 07004-3592
 516736748 #Dr. Ernest Reilly, LCSW, 1630 Hillcrest St, Orlando, FL 32803-4810
 516736755 Louis & Russell, 1144 Hooper Ave Ste 212, Toms River, NJ 08753-8361
 516736756 Monmouth Pool Service, 1 Park Pl, Red Bank, NJ 07701-1526
 516736757 Pressler and Pressler, Attys For Capital, 7 Entin Rd # S252175,
 Parsippany, NJ 07054-5020
 516736758 Red Bank Veterinary Hospital, 197 Hance Ave, Eatontown, NJ 07724-2764
 516736760 Shellpoint Mortgage Servicing, Customer Service, PO Box 10826, Greenville, SC 29603-0826
 516736761 +Stern & Eisenberg, Attys for Bank NY Mellon #703.007951, 1040 N. Kings Hwy, Ste. 407,
 Cherry Hill, NJ 08034-1925
 516736764 Wendy Phillips, 1000 Sandlace Ct, Celebration, FL 34747-4258

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 08 2017 00:07:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 08 2017 00:07:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516736739 E-mail/Text: jhernandez@trafgroup.org Jul 08 2017 00:10:09 A-1 Collection Service,
 For Red Bank Vet Hospital, 101 Grovers Mill Rd, Ste 303, Lawrenceville, NJ 08648-4706
 516736740 EDI: AMEREXPR.COM Jul 07 2017 23:48:00 American Express, Customer Service,
 PO Box 981535, El Paso, TX 79998-1535
 516736741 EDI: BANKAMER2.COM Jul 07 2017 23:48:00 Bank of America, 597 Passaic Ave,
 West Caldwell, NJ 07006-6705
 516736742 EDI: BANKAMER.COM Jul 07 2017 23:48:00 Bank of America Home Loans, Customer Service,
 PO Box 31785, Tampa, FL 33631-3785
 516736743 EDI: AIS.COM Jul 07 2017 23:48:00 Capital One - Bankruptcy Department,
 c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529
 516736744 EDI: CHASE.COM Jul 07 2017 23:48:00 Chase, Customer Service, PO Box 15298,
 Wilmington, DE 19850-5298
 516736745 EDI: CITICORP.COM Jul 07 2017 23:48:00 Citi Cards, Customer Service, PO Box 6500,
 Sioux Falls, SD 57117-6500
 516736749 EDI: WFNNB.COM Jul 07 2017 23:48:00 Eddie Bauer - Comenity Bank, Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 516736750 EDI: HY11.COM Jul 07 2017 23:48:00 Hyundai Motor Finance, Customer Service,
 PO Box 20829, Fountain Valley, CA 92728-0829
 516736752 EDI: IRS.COM Jul 07 2017 23:48:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516736753 EDI: CHASE.COM Jul 07 2017 23:48:00 JPMorgan Chase Legal Department,
 900 US Highway 9 N Ste 401, Woodbridge, NJ 07095-1003
 516736754 EDI: CBSKOHL.COM Jul 07 2017 23:48:00 Kohl's, Attn: Credit Administrator, PO Box 3043,
 Milwaukee, WI 53201-3043
 516736759 EDI: RMSC.COM Jul 07 2017 23:48:00 Sam's Club - Synchrony Bank, Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 516742595 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516736762 EDI: AISTMBL.COM Jul 07 2017 23:48:00 T-Mobile, Bankruptcy Dept, PO Box 53410,
 Bellevue, WA 98015-3410
 516736763 EDI: WTRRNBNK.COM Jul 07 2017 23:48:00 Target National Bank, Target Credit Services,
 PO Box 1581, Minneapolis, MN 55440-1581

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516736751* Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Jul 07, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE TRUST 2005-J4, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-J4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
Peter Broege on behalf of Debtor Gary Salzman pbroege@bnfsbankruptcy.com,
G1580@notify.cincompass.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4